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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit 2164

Examiner NA

In Re: Srihari Kumar et al.
Case: P3961
Serial No.: 09/785,929
Filed: 02/16/2001
Subject: Interactive Bill Payment Center

To: The Commissioner of Patents and Trademarks
Washington, D.C. 20231

Dear Sir,

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APR 08 2003

GROUP 3600

Information Disclosure Statement Under 37 C.F.R. 1.97

Enclosed herewith is an Information Disclosure Statement (IDS) by Applicant listing five (5) references received from the International search report (copy enclosed) mailed 03/06/2003. Applicant desires that the reference be entered in the above referenced case as relevance dictates.

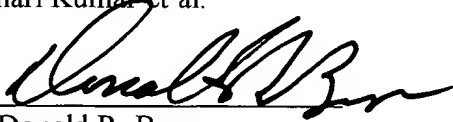
Statement under 1.97(e)

Each item of information contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of such IDS. There is one listed reference which is not in the English language.

In accordance with rule 1.97(c)(1), no additional fee is required. Please charge any deficiency to Deposit Account No. 50-0534.

Respectfully submitted,

Srihari Kumar et al.


by Donald R. Boys
Reg. No. 35,074

Donald R. Boys
Central Coast Patent Agency, Inc.
P.O. Box 187
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Date of Deposit: **04/02/2003**

Ref: Case Docket No.: **P3961**

First Named Inventor: **Srihari Kumar**

Serial Number: **09/785,929**

Filing Date: **02/16/2001**

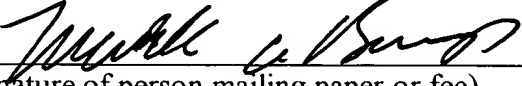
Title of Case: **Interactive Bill Payment Center**

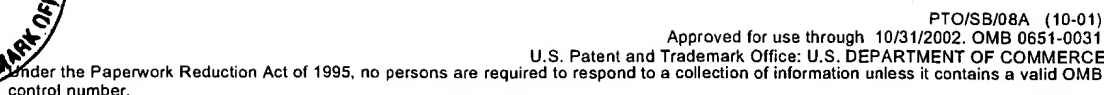
I hereby certify that the attached papers are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and addressed to the Commissioner of Patents and Trademarks, Washington D.C. 20231

1. Information Disclosure Statement.
2. Cover Letter for Information Disclosure Statement.
3. Copies of 5 publications cited in the IDS.
4. Copy of an international search report in case PCT/US00/04095.
5. Certificate of express mailing.
6. Postcard listing contents.

Mark A. Boys

(Typed or printed name of person mailing paper or fee)


(Signature of person mailing paper or fee)

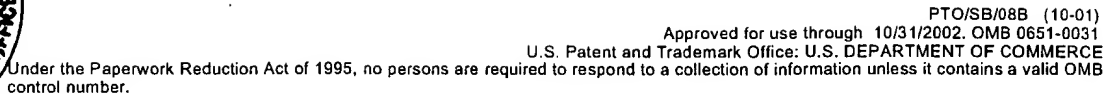
[illegible][illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

of

1

Complete if Known

Application Number	09/785,929
Filing Date	02/16/2001
First Named Inventor	Srihari Kumar
Group Art Unit	2164
Examiner Name	NA
Attorney Docket Number	P3961

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner
Initials:Cite
No. ¹

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

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